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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: September, 2020

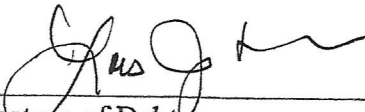
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


 Signature of Debtor

10-6-20

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
 (10/00)

Debtor

Reporting Period: September, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	16,286.71	44,358.56
RECEIPTS		
Wages (Net)		
Interest and Dividend Income	7,497.89	95,820.39
Alimony and Child Support	.32	3.23
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		
Total Receipts	7,498.71	21,474.50
		117,298.17
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		36,000.00
Other Secured Note Payments		
Utilities		
Insurance	617.00	41,225.00
Auto Expense	472.00	1,820.00
Lease Payments	226.00	984.26
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	389.20	2,300.00
Household Expenses	361.00	897.61
Charitable Contributions	2,337.00	35,660.05
Alimony and Child Support Payments		706.00
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts	174.36	966.74
Other (attach schedule)		433.61
Total Ordinary Disbursements	1,000.00	11,066.95
	8,476.86	94,528.18
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
	5,476.86	
Total Disbursements (Ordinary + Reorganization)	5,476.86	
Net Cash Flow (Total Receipts - Total Disbursements)	2,021.85	
Cash - End of Month (Must equal reconciled bank statement)	18,290.56	

Evans, Lois Joyce

Case No. 20-20387-CMB

Debtor

Reporting Period: September 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Debtor

Reporting Period: September, 2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Debtor

Reporting Period: September 2020

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		



L JOYCE EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~XXXX99586~~
STATEMENT DATE: 08/22/20 THRU 09/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	7,608.42	4,541.07	7,110.85	10,178.20	8,831.50	0.05%	0.37
EVERYTHING SV	2,004.86	0.00	500.45	2,505.31	2,117.76	0.25%	0.45

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
08/22	POS EDIBLE ARRANGEME MC 8773637848 GA	87.99	09/03	POS CVS/PHARM 02449- PIN Wexford PA	40.31
08/23	POS AMZN Mktp US*MM1 MC Amzn.com/bill WA	29.43	09/03	ECK MACYS CITIAUTFDR AUTO PYMT	100.00
08/23	POS APPLE.COM/BILL MC 866-712-7753 CA	37.42	09/04	ADJ WWW.BOOHOO.COM MC ONLINE NY	100.10+
08/24	POS BRUSTER'S SEVEN MC SEVEN FIELDS PA	15.49	09/04	POS CVS/PHARMACY #02 MC 800-746-7287 PA	13.00
08/24	POS APPLE.COM/BILL MC 866-712-7753 CA	88.79✓	09/04	POS APPLE.COM/BILL MC 866-712-7753 CA	9.99
08/26	POS APPLE.COM/BILL MC 866-712-7753 CA	3.73	09/04	POS APPLE.COM/BILL MC 1111111111 CA	5.34
08/26	POS APPLE.COM/BILL MC 866-712-7753 CA	3.73	09/06	POS SAMS CLUB #6678 PIN PITTSBURGH PA	290.71
08/26	DIR NEW YORK LIFE 1135582869 INS. PREM.	151.00✓	09/07	POS PIZZA HUT 033977 MC CRANBERRY PA	25.39
08/27	POS IPHONE CITIZENSO MC BRIDGEPORT CT	64.50	09/07	POS AMZN Mktp US*MU3 MC Amzn.com/bill WA	23.95
08/27	POS RITE AID STORE - PIN WEXFORD PA	29.25	09/07	POS PAYPAL *PENGYOUK MC 4029357733 CA	230.00
08/27	POS APPLE.COM/BILL MC 866-712-7753 CA	23.51	09/07	POS VENMO MC 8558124430 NY	200.00
08/29	POS GIANT-EAG 9805 M PIN Pittsburgh PA	221.43	09/07	POS CHICK-FIL-A #038 MC WEXFORD PA	18.82
08/31	DIR CAPGEMINI 1222575929 REG.SALARY	3,505.18+✓	09/08	POS AMZN Mktp US*MU0 MC Amzn.com/bill WA	210.94
09/01	POS APPLE.COM/BILL MC 866-712-7753 CA	10.67	09/09	ECK ARMSTRONG UTIL 1222528268 8772775711	149.50✓
09/01	POS AMAZON.COM*MU97X PIN SEATTLE WA	59.50	09/10	POS APPLE.COM/BILL MC 866-712-7753 CA	10.67
09/01	POS AMZN Mktp US*MU3 MC Amzn.com/bill WA	25.43	09/12	POS BP#9622747BP OIL MC WEXFORD PA	18.88
09/02	POS AMZN Mktp US*MM3 MC Amzn.com/bill WA	25.43	09/14	POS PIZZA HUT 4473 MC 6202313390 VA	34.11
09/03	POS NORDSTROM DIRECT MC 800-285-5800 IA	67.99	09/14	POS VENMO MC 8558124430 NY	200.00✓
09/03	POS AMZN Mktp US*MU5 MC Amzn.com/bill WA	25.43	09/14	POS APPLE.COM/BILL MC 866-712-7753 CA	0.99
09/03	ONL TRANSFER DOLLAR BANK INTERNET TO 51674652449	500.00✓	09/15	DIR CAPGEMINI 1222575929 REG.SALARY	3,505.20+✓



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
09/15	POS RODANFI*LDS 4152	206.51 ✓	09/18	POS CHICK-FIL-A #038	7.62
	MC 412-5513233 CA			MC WEXFORD PA	
09/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00 ✓	09/19	POS AMAZON.COM*M45QO	180.19
	TO 41674599586			PIN SEATTLE WA	
09/15	POS DUNKIN #348758 Q	8.99	09/21	POS APPLE.COM/BILL	40.59
	MC BREEZEWOOD PA			MC 866-712-7753 CA	
09/15	POS Amazon.com*M44CW	122.72	09/21	POS APPLE.COM/BILL	10.69
	MC Amzn.com/bill WA			MC 866-712-7753 CA	
09/16	ECK LIBERTY MUTUAL 0000061050	321.44 ✓	09/21	INT INTEREST CREDIT	0.37+
	INSRNC PMT				
09/16	ECK VOGEL DISPOSAL S 5330903620	89.00			
	AUTO PYMNT				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
09/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+	09/21	INT INTEREST CREDIT	0.45+
	FROM 51674599586				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	3.07+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	3.11+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING AUGUST

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$6,030.63	\$7,369.31	\$1,579.46	\$1,827.16	\$9,196.47

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



~~XXXXX~~0586

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BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	2	.00		
-MASTERCARD PURCHASES (MC)	24	.00		
THE TOTAL CHARGE:	26	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER



L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~16X452449~~
STATEMENT DATE: 08/17/20 THRU 09/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	389.09	861.53	500.00	27.56	162.07	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
08/17	POS MARKET DI 155 To PIN Wexford PA	108.24	09/03	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	500.00+
08/18	POS GABRIEL BROS - P MC PITTSBURGH PA	11.98	09/03	POS MARKET DI 155 To PIN Wexford PA	165.30
08/19	POS STEIN MART #316 MC PITTSBURGH PA	44.98	09/05	POS MARSHALLS #869 MC CRANBERRY TWP PA	39.99
08/20	POS WENDYS 530 PIN GIBSONIA PA	7.48	09/07	POS EXXONMOBIL 47 MC GIBSONIA PA	25.00
08/22	POS SUNOCO 09449141 PIN GIBSONIA PA	9.26	09/11	POS MARKET DI 155 To PIN Wexford PA	93.37
08/24	POS MARKET DI 155 To PIN Wexford PA	142.80	09/11	POS MARKET DI 155 To PIN Wexford PA	34.99
08/26	POS SY8 DICKS SPORTI PIN CRANBERRY TWP PA	31.31	09/15	POS MARKET DI 155 To PIN Wexford PA	101.73
08/31	POS LOWE'S #3051 PIN PITTSBURGH PA	15.13	09/15	POS LOWES #03051* MC PITTSBURGH PA	20.97
09/02	POS WEXFORD ACE HDWE MC WEXFORD PA	9.00			

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



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REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	747.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	.00	648.00

ACCOUNT BALANCES MAINTAINED DURING AUGUST
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$110.91-	\$118.80	\$0.00	\$0.00	\$118.80

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR AUGUST

THERE ARE NO CHARGES FOR BANKING CARD USE IN AUGUST

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	11	.00		
-MASTERCARD PURCHASES (MC)	4	.00		
THE TOTAL CHARGE:	15	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR AUGUST.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND YOU BOTH
EARN CASH! DOLLAR.BANK/REFER

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

\$ _____ Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

+ \$ _____ Total of 2

3 Subtotal by adding 1 and 2

= \$ _____ Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- \$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance

= \$ _____ Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens Bank is a brand name of Citizens Bank, N.A.
889155_CPOT2106Y_Stmt_7.65x9.165 Rev. Dec 2018

ELECTRONIC TRANSFERS**In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes) Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT**BILLING RIGHTS SUMMARY****What To Do If You Think You Find a Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD**Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.

Lois Joyce Evans

Checking, Period Ending 09/24/2020

RECONCILIATION REPORT

Reconciled on: 10/07/2020

Reconciled by: jhumlenny@wilkecpa.com

Any changes made to transactions after this date aren't included in this report.

Summary

	USD
Statement beginning balance	3,934.98
Checks and payments cleared (10)	-280.48
Deposits and other credits cleared (0)	0.00
Statement ending balance	3,654.50
Register balance as of 09/24/2020	3,654.50
Cleared transactions after 09/24/2020	0.00
Uncleared transactions after 09/24/2020	-180.22
Register balance as of 10/07/2020	3,474.28

Details

Checks and payments cleared (10)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/26/2020	Expense			-41.80
08/28/2020	Expense			-4.57
09/10/2020	Expense			-50.94
09/14/2020	Expense			-30.00
09/21/2020	Expense			-83.09
09/21/2020	Expense			-4.76
09/21/2020	Expense			-47.36
09/22/2020	Expense			-5.00
09/24/2020	Expense			-9.99
09/24/2020	Expense			-3.00
Total				-280.48

Additional Information

Uncleared checks and payments after 09/24/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/25/2020	Expense			-175.09
09/28/2020	Expense			-5.13
Total				-180.22

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 09/16/2020

RECONCILIATION REPORT

Reconciled on: 10/07/2020

Reconciled by: jhumtenny@wilkecpa.com

Any changes made to transactions after this date aren't included in this report.

Summary

	USD
Statement beginning balance	389.09
Checks and payments cleared (16)	-861.53
Deposits and other credits cleared (1)	500.00
Statement ending balance	27.56

Register balance as of 09/16/2020	27.56
Cleared transactions after 09/16/2020	0.00
Uncleared transactions after 09/16/2020	121.01
Register balance as of 10/07/2020	148.57

Details

Checks and payments cleared (16)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/17/2020	Expense			-108.24
08/18/2020	Expense			-11.98
08/19/2020	Expense			-44.98
08/20/2020	Expense			-7.48
08/22/2020	Expense			-9.26
08/24/2020	Expense			-142.80
08/26/2020	Expense			-31.31
08/31/2020	Expense			-15.13
09/02/2020	Expense			-9.00
09/03/2020	Expense			-165.30
09/05/2020	Expense			-39.99
09/07/2020	Expense			-25.00
09/11/2020	Expense			-34.99
09/11/2020	Expense			-93.37
09/15/2020	Expense			-101.73
09/15/2020	Expense			-20.97

Total

-861.53

Deposits and other credits cleared (1)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/03/2020	Transfer			500.00

10/7/2020

Total 500.00

Additional Information

Uncleared checks and payments after 09/16/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/23/2020	Expense			-151.96
09/24/2020	Expense			-20.01
09/25/2020	Expense			-63.84
09/25/2020	Expense			-89.20
09/29/2020	Expense			-53.98
Total				-378.99

Uncleared deposits and other credits after 09/16/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/23/2020	Transfer			500.00
Total				500.00

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 09/21/2020

RECONCILIATION REPORT

Reconciled on: 10/07/2020

Reconciled by: jhummenny@wilkecpa.com

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance..... 7,608.42

Checks and payments cleared (47)..... -4,541.07

Deposits and other credits cleared (4)..... 7,110.85

Statement ending balance..... 10,178.20

Register balance as of 09/21/2020..... 10,178.20

Cleared transactions after 09/21/2020..... 0.00

Uncleared transactions after 09/21/2020..... 1,984.20

Register balance as of 10/07/2020..... 12,162.40

Details

Checks and payments cleared (47)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/22/2020	Expense			-87.99
08/23/2020	Expense			-37.42
08/23/2020	Expense			-29.43
08/24/2020	Expense			-88.79
08/24/2020	Expense			-15.49
08/26/2020	Expense			-3.73
08/26/2020	Expense			-3.73
08/26/2020	Expense			-151.00
08/27/2020	Expense			-23.51
08/27/2020	Expense			-29.25
08/27/2020	Expense			-64.50
08/29/2020	Expense			-221.43
09/01/2020	Expense			-10.67
09/01/2020	Expense			-25.43
09/01/2020	Expense			-59.50
09/02/2020	Expense			-25.43
09/03/2020	Expense			-67.99
09/03/2020	Expense			-40.31
09/03/2020	Expense			-25.43
09/03/2020	Transfer			-100.00
09/04/2020	Expense			-500.00
09/04/2020	Expense			-9.99
09/04/2020	Expense			-5.34
09/04/2020	Expense			-13.00

DATE

TYPE

REF NO.

PAYEE

AMOUNT (USD)

09/06/2020	Expense			-290.71
09/07/2020	Expense			-18.82
09/07/2020	Expense			-25.39
09/07/2020	Expense			-23.95
09/07/2020	Expense			-200.00
09/07/2020	Expense			-230.00
09/08/2020	Expense			-210.94
09/09/2020	Expense			-149.50
09/10/2020	Expense			-10.67
09/12/2020	Expense			-18.88
09/14/2020	Expense			-200.00
09/14/2020	Expense			-34.11
09/14/2020	Expense			-0.99
09/15/2020	Transfer			-500.00
09/15/2020	Expense			-8.99
09/15/2020	Expense			-122.72
09/15/2020	Expense			-206.51
09/16/2020	Expense			-321.44
09/16/2020	Expense			-89.00
09/18/2020	Expense			-7.62
09/19/2020	Expense			-180.19
09/21/2020	Expense			-40.59
09/21/2020	Expense			-10.69

Total -4,541.07

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
08/31/2020	Deposit			3,505.18
09/04/2020	Deposit			100.10
09/15/2020	Deposit			3,505.20
09/21/2020	Deposit			0.37

Total

7,110.85

Additional Information

Uncleared checks and payments after 09/21/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/22/2020	Expense			-74.19
09/23/2020	Expense			-975.00
09/23/2020	Transfer			-500.00
09/24/2020	Expense			-72.59
09/25/2020	Expense			-6.48
09/25/2020	Expense			-8.45

10/7/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/26/2020	Expense			-3.73
09/26/2020	Expense			-10.29
09/26/2020	Expense			-22.86
09/27/2020	Expense			-3.73
09/27/2020	Expense			-5.30
09/28/2020	Expense			-62.27
09/28/2020	Expense			-151.00
09/28/2020	Expense			-48.10
09/28/2020	Expense			-64.50

Total -2,008.49

Uncleared deposits and other credits after 09/21/2020

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
09/30/2020	Deposit			3,992.69

Total 3,992.69